

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for operating a consumable investment system, comprising:
 - depositing value as principal corresponding to a consumed item of a supplier into a consumable account device comprising a memory and a controller;
 - accruing earned value at consumable account device for future consumption of the consumed item based on the principal and an interest rate applied to the principal; and
 - prohibiting withdrawal of the principal in the consumable account device for use in further consumption.
2. (Previously Presented) The method of claim 1, further comprising:
 - maintaining an account for a consumer that consumed the consumed item at the consumable account device; and
 - permitting withdrawal of the earned value from the consumable account device for future consumption of the consumed item based on terms of an agreement for the account.
3. (Previously Presented) The method of claim 2, the step of maintaining an account comprising:
 - updating the principal based on one or more deposits of consumed items at the consumable account device; and
 - generating a balance of accrued earned value at the consumable account device on a schedule based on the agreement.

4. (Original) The method of claim 2, the account comprising one or more of:
a savings consumable account;
a certificate of consumable deposit; and
a mutual consumable fund.
5. (Canceled)
6. (Previously Presented) The method of claim 1, further comprising:
receiving information from one or more suppliers; and
updating consumer accounts at the consumable account device based on
the received information.
7. (Previously Presented) The method of claim 6, the information comprising
one or more of:
one or more new interest rates to replace current interest rates for one or
more consumer accounts;
one or more new consumer accounts;
one or more maturation dates to replace current maturation dates; and
one or more principals updates to increment or decrement current
principals; and
one or more earned values to increment or decrement current earned
values.
8. (Canceled)
9. (Previously Presented) The method of claim 6, the step of updating
consumer accounts comprising one or more of:
transferring principal from a consumer account to another consumer
account;
withdrawing earned value from a consumer account;

depositing additional value to a consumer account; and
changing parameters of a consumer account.

10. (Original) The method of claim 1, the principal comprising one or a combination of two or more of:

value corresponding to consumer items;
a number of times purchases were made;
a number of times a supplier was visited;
a value for consumed items based on a table of values corresponding to items; and
a value corresponding to an amount spent during a period of time.

11. (Currently Amended) A consumable investment system, comprising:
a memory; and

a controller coupled to the memory, the controller configured to:
store in the memory a value as principal corresponding to a consumed item of a supplier;

store in the memory an earned value for future consumption of the consumed item in the memory based on the principal and an interest rate applied to the principal, and

prohibit withdrawal of the principal for use in further consumption.

12. (Original) The system of claim 11, further comprising:

a consumer interface, the controller coupled to the consumer interface maintaining an account for a consumer that consumed the consumed item, and permitting withdrawal of the earned value for future consumption of the consumed item based on terms of an agreement for the account.

13. (Original) The system of claim 12, wherein the controller updates the principal based on one or more deposits of consumed items, and generates a balance of accrued earned value on a schedule based on the agreement.

14. (Original) The system of claim 12, wherein the account comprises one or more of:

- a savings consumable account;
- a certificate of consumable deposit; and
- a mutual consumable fund.

15. (Canceled)

16. (Original) The system of claim 11, further comprising:
a supplier interface coupled to the controller, the controller receiving information from one or more suppliers through the supplier interface and updating consumer accounts based on the received information.

17. (Previously Presented) The system of claim 16, wherein the information comprises one or more of:

- one or more new interest rates to replace current interest rates for one or more consumer accounts;
- one or more new consumer accounts;
- one or more new maturation dates to replace current maturation dates;

and

- one or more principals updates to increment or decrement current principals; and
- one or more earned values to increment or decrement current earned values.

18. (Canceled)

19. (Previously Presented) The system of claim 16, wherein the controller updates consumer accounts by one or more of:

transferring principal from a consumer account to another consumer account;

withdrawing earned value from a consumer account;

depositing additional value to a consumer account; and

changing parameters of a consumer account.

20. (Original) The system of claim 11, wherein the principal comprises one or a combination of two or more of:

value corresponding to consumer items;

a number of times purchases were made;

a number of times a supplier was visited;

value for consumed items based on a table of values corresponding to items; and

value corresponding to an amount spent during a period of time.

21. (Previously Presented) The method of claim 1, further comprising reducing accrued earned value at the consumer account device based on a predetermined condition.

22. (Previously Presented) The method of claim 21, wherein the predetermined condition includes one or more of:

if a consumer of the account does not consume a predetermined amount of the consumable item; and

if a consumable item from another supplier is consumed.

23. (Previously Presented) The system of claim 11, wherein the accrued earned value is reduced based on a predetermined condition.

24. (Previously Presented) The system of claim 23, wherein the predetermined condition includes one of more of:

if a consumer of the account does not consume a predetermined amount of the consumable item; and

if a consumable item from another supplier is consumed.